

Office of the Insurance Commissioner

1999 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Exclude

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$416,794	7.79%	\$412,869	\$294,950	71.44%
2	State Farm Mut Auto Ins Co	25178	IL	\$381,431	7.13%	\$381,949	\$243,422	63.73%
3	Allstate Ins Co	19232	IL	\$328,409	6.14%	\$322,045	\$177,789	55.21%
4	Pemco Mut Ins Co	24341	WA	\$206,998	3.87%	\$207,905	\$122,521	58.93%
5	State Farm Fire And Cas Co	25143	IL	\$186,319	3.48%	\$181,579	\$111,623	61.47%
6	Safeco Ins Co Of Amer	24740	WA	\$175,996	3.29%	\$185,186	\$119,497	64.53%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$143,138	2.67%	\$140,335	\$86,978	61.98%
8	Safeco Ins Co Of IL	39012	IL	\$126,152	2.36%	\$114,903	\$82,779	72.04%
9	Allstate Ind Co	19240	IL	\$118,837	2.22%	\$118,093	\$76,735	64.98%
10	United Services Auto Assoc	25941	TX	\$103,592	1.94%	\$101,200	\$72,075	71.22%
11	American States Ins Co	19704	IN	\$72,526	1.36%	\$61,460	\$47,324	77.00%
12	Pemco Ins Co	18805	WA	\$70,786	1.32%	\$69,770	\$42,563	61.00%
13	Mid-Century Ins Co	21687	CA	\$69,965	1.31%	\$71,248	\$58,991	82.80%
14	American Economy Ins Co	19690	IN	\$67,821	1.27%	\$62,517	\$46,346	74.13%
15	General Ins Co Of Amer	24732	WA	\$64,909	1.21%	\$76,025	\$56,899	74.84%
16	USAA Cas Ins Co	25968	TX	\$64,897	1.21%	\$62,717	\$40,083	63.91%
17	Uniqard Ins Co	25747	WA	\$60,749	1.14%	\$61,688	\$36,929	59.86%
18	Grange Ins Assn	22101	WA	\$56,782	1.06%	\$56,686	\$33,325	58.79%
19	North Pacific Ins Co	23892	OR	\$54,135	1.01%	\$55,724	\$42,737	76.70%
20	Hartford Underwriters Ins Co	30104	CT	\$52,511	0.98%	\$50,804	\$32,307	63.59%
21	Federal Ins Co	20281	IN	\$49,978	0.93%	\$49,785	\$70,192	140.99%
22	Physicians Ins A Mut Co	40738	WA	\$48,730	0.91%	\$49,073	\$43,769	89.19%
23	First Natl Ins Co Of Amer	24724	WA	\$47,311	0.88%	\$49,047	\$34,628	70.60%
24	Nationwide Mut Ins Co	23787	OH	\$44,124	0.82%	\$43,829	\$28,386	64.76%
25	Continental Ins Co	35289	NH	\$43,863	0.82%	\$42,196	\$43,552	103.21%
26	American States Preferred Ins Co	37214	IN	\$36,084	0.67%	\$38,652	\$22,974	59.44%
27	Geico General Ins Co	35882	MD	\$34,606	0.65%	\$31,808	\$23,168	72.84%
28	St Paul Fire & Marine Ins Co	24767	MN	\$33,982	0.64%	\$32,677	\$20,933	64.06%
29	Country Mut Ins Co	20990	IL	\$33,508	0.63%	\$33,289	\$23,717	71.25%
30	Firemans Fund Ins Co	21873	CA	\$32,727	0.61%	\$33,424	\$25,646	76.73%
31	National Union Fire Ins Co Of Pitts	19445	PA	\$31,492	0.59%	\$27,411	\$58,760	214.36%
32	Dairyland Ins Co	21164	WI	\$29,001	0.54%	\$30,863	\$16,732	54.21%
33	Liberty Mut Fire Ins Co	23035	MA	\$28,956	0.54%	\$28,318	\$16,312	57.60%
34	Continental Cas Co	20443	IL	\$28,923	0.54%	\$28,486	\$52,549	184.47%
35	Government Employees Ins Co	22063	MD	\$28,524	0.53%	\$28,015	\$22,173	79.15%
36	Reliance Ins Co	24457	PA	\$26,792	0.50%	\$35,283	\$9,456	26.80%
37	Nationwide Mut Fire Ins Co	23779	OH	\$26,685	0.50%	\$26,729	\$17,089	63.93%
38	Travelers Ind Co Of Amer	25666	CT	\$25,066	0.47%	\$23,313	\$17,973	77.10%
39	Mortgage Guaranty Ins Corp	29858	WI	\$25,031	0.47%	\$25,644	\$12,673	49.42%
40	PMI Mortgage Ins Co	27251	AZ	\$23,627	0.44%	\$23,615	\$2,776	11.76%
All 587 Other Companies				\$1,849,542	34.56%	\$1,785,385	\$1,176,686	68.73%
Totals				\$5,351,301	100.00%	\$5,261,548	\$3,566,020	67.78%

(1) Excluding all Loss Adjustment Expenses (LAE)